

In re:  
Joseph Edward Collopy  
Debtor

Case No. 23-12884-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 15, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:**

Recip ID	Recipient Name and Address
db	+ Joseph Edward Collopy, 1940 South Broad Street, Lansdale, PA 19446-5548
14817467	+ Amato and Keating, P.C., 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913
14823453	+ Atlantic States Insurance Co., c/o Amato and Keating, P.C., 107 North Commerce Way, Bethlehem PA 18017-8913
14818583	Commonwealth of PA - UCTS, Department of Labor and Industry, PO Box 68568, Harrisburg, PA 17106-8568
14817480	PA Dept. of Labor & Industry, Employer Services, P.O. Box 67504, Harrisburg, PA 17106-7504
14817992	+ U.S. Department of Housing and Urban Development, 2000 N Classen Blvd Suite 3200, Oklahoma City, OK 73106-6034

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 16 2024 00:08:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 16 2024 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14825577	Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 00:30:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14817468	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 00:28:16	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14819227	+ Email/Text: litigation@brownandjoseph.com	Apr 16 2024 00:08:00	Atlantic States Insurance Co, c/o Leviton Law Firm, Ltd., One Pierce Place, Suite 725 W, Itasca, IL 60143-1253
14817469	+ Email/Text: litigation@brownandjoseph.com	Apr 16 2024 00:08:00	Atlantic States Insurance Co (claim #6), c/o Leviton Law Firm, Ltd., One Pierce Place, Suite 725 W, Itasca, IL 60143-1253
14817471	+ Email/PDF: creditonebknofications@resurgent.com	Apr 16 2024 00:16:14	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14817472	+ EDI: DISCOVER	Apr 16 2024 03:59:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14817473	EDI: IRS.COM	Apr 16 2024 03:59:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14834900	EDI: JEFFERSONCAP.COM	Apr 16 2024 03:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14817474	EDI: JEFFERSONCAP.COM		

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		Apr 16 2024 03:59:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
14817470	EDI: JPMORGANCHASE		
		Apr 16 2024 03:59:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14835644	EDI: JEFFERSONCAP.COM		
		Apr 16 2024 03:59:00	Jefferson Capital Systems LLC, Po Box 772813, Chicago IL 60677-2813
14817475	^ MEBN		
		Apr 15 2024 23:57:09	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14826175	Email/PDF: resurgentbknofications@resurgent.com		
		Apr 16 2024 00:17:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14832431	+ EDI: AISMIDFIRST		
		Apr 16 2024 03:59:00	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14817479	Email/Text: ml-ebn@missionlane.com		
		Apr 16 2024 00:08:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14828325	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 16 2024 00:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14817476	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 16 2024 00:08:00	Midland Credit Mgmt, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14817477	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 16 2024 00:08:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14817478	EDI: AISMIDFIRST		
		Apr 16 2024 03:59:00	Midland Mortgage Co., P.O. Box 26648, Oklahoma City, OK 73126-0648
14817481	+ Email/Text: bankruptcygroup@peco-energy.com		
		Apr 16 2024 00:08:00	PECO, Bankruptcy Group, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14832894	+ Email/Text: bankruptcygroup@peco-energy.com		
		Apr 16 2024 00:08:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14817483	+ Email/Text: bankruptcy.notices@sunrisebanks.com		
		Apr 16 2024 00:08:00	Sunrise Banks, Attn: Bankruptcy, 200 University Avenue West, Saint Paul, MN 55103-2075
14819231	Email/PDF: OGCRegionIIIBankruptcy@hud.gov		
		Apr 16 2024 00:16:46	HUD, 801 Market Street, Philadelphia, PA 19107
14817669	Email/PDF: OGCRegionIIIBankruptcy@hud.gov		
		Apr 16 2024 00:16:46	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107
14817484	+ EDI: WFFC2		
		Apr 16 2024 03:59:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14828342	+ EDI: WFFC		
		Apr 16 2024 03:59:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210
14828203	EDI: WFFC2		
		Apr 16 2024 03:59:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14817482		Self Financial/lead Ba
14819240		Self Financial/lead Ba
14819225	*+	Amato and Keating, P.C., 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913
14819226	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14819229	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273

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14819230	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14819232	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14819233	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mclelland Road, Saint Cloud, MN 56303
14819228	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14819234	*+	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14819238	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14833563	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14819235	*+	Midland Credit Mgmt, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14819236	*+	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14819237	*	Midland Mortgage Co., P.O. Box 26648, Oklahoma City, OK 73126-0648
14819239	*+	PECO, Bankruptcy Group, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14819241	*+	Sunrise Banks, Attn: Bankruptcy, 200 University Avenue West, Saint Paul, MN 55103-2075
14819242	*+	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:**

Name	Email Address
CHRISTOPHER E. POLCHIN	on behalf of Creditor CSU - OUCTS PA Department of Labor and Industry cpolchin@pa.gov
CSU - OUCTS, PA Department of Labor and Industry	ra-li-beto-bankreading@state.pa.us
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM D. SCHROEDER, JR	on behalf of Debtor Joseph Edward Collopy schroeder@jrlaw.org Healey@jrlaw.org

TOTAL: 7

**Information to identify the case:**

Debtor 1	<u>Joseph Edward Collopy</u>	Social Security number or ITIN	xxx-xx-9698
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-12884-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph Edward Collopy  
aka Joseph E. Collopy

4/15/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**